B1 (Official Form 1)(4/10)								
United States Bankruptcy Court Eastern District of Michigan							Voluntary	y Petition
Name of Debtor (if individual, enter Last, First, Middle):  Rush, Carrie E				Name of Joint Debtor (Spouse) (Last, First, Middle):  Rush, Adam M				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor i trade names)	n the last 8 years:	
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all)  xxx-xx-5467	yer I.D. (ITIN) No./C	Complete EIN	(if more	our digits of than one, state	all)	r Individual-T	axpayer I.D. (ITIN) I	No./Complete EIN
Street Address of Debtor (No. and Street, City, an 9270 Division Columbus, MI	, 	ZIP Code	Street 927		Joint Debtor	(No. and Stro	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place of		8063	Count	y of Reside	nce or of the	Principal Pla	ce of Business:	48063
Saint Clair				nt Clair		•		
Mailing Address of Debtor (if different from street	et address):		Mailin	g Address	of Joint Debt	tor (if differen	t from street address	):
		ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	<u> </u>		<b>_</b>					<u>'</u>
Type of Debtor		f Business			_	_	tcy Code Under Wh	ich
(Form of Organization) (Check one box)	(Check  Health Care Bus	one box) siness		Chapt		Petition is Fil	ed (Check one box)	
Individual (includes Joint Debtors)	Single Asset Rea	al Estate as d	efined	☐ Chapt	er 9		apter 15 Petition for	_
See Exhibit D on page 2 of this form.	☐ Railroad	01 (31b)		☐ Chapt☐	•			
☐ Corporation (includes LLC and LLP)	☐ Stockbroker☐ Commodity Bro	ker		Chapter 13 Chapter 13 of a Foreign Nonmain Proceeding			_	
Partnership	☐ Clearing Bank	KCI						
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other						of Debts one box)	
		f the United	States	defined "incurr		onsumer debts,	Deb busi	ts are primarily iness debts.
Filing Fee (Check one box)		Check on			-	oter 11 Debto		
Full Filing Fee attached						ned in 11 U.S.C defined in 11 U	C. § 101(51D). C.S.C. § 101(51D).	
☐ Filing Fee to be paid in installments (applicable to i attach signed application for the court's consideration debtor is unable to pay fee except in installments. R Form 3A.	on certifying that the	al Check if: De are	btor's aggr less than S	regate nonco \$2,343,300 (	ntingent liquida	ated debts (excl	luding debts owed to ins on 4/01/13 and every th	
□ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  □ A plan is being filed with this petition.  □ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				creditors,				
Statistical/Administrative Information	6 11 . 11 . 1		٠.			THIS	SPACE IS FOR COUR	Γ USE ONLY
□ Debtor estimates that funds will be available for distribution to unsecured creditors.  □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors			1					
1- 50- 100- 200- 1 49 99 199 999 5	,000- 5,001- ,000 10,000	10,001- 2	5,001- 0,000	50,001- 100,000	OVER 100,000	-		
\$50,000 \$100,000 \$500,000 to \$1 to million m	1,000,001 \$10,000,001 to \$50 million	to \$100 to	100,000,001 0 \$500 nillion	\$500,000,001 to \$1 billion				
Estimated Liabilities  □ □ ■ □ □			]					
So to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 b					39			

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Rush, Carrie E Rush, Adam M (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Michael DiLaura May 7, 2011 Signature of Attorney for Debtor(s) (Date) Michael DiLaura P63958 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Filed 05/11/11 Entered 05/11/11 11:27:10

B1 (Official Form 1)(4/10) Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Carrie E Rush

Signature of Debtor Carrie E Rush

#### X /s/ Adam M Rush

Signature of Joint Debtor Adam M Rush

Telephone Number (If not represented by attorney)

#### May 7, 2011

Date

#### Signature of Attorney\*

#### X /s/ Michael DiLaura

Signature of Attorney for Debtor(s)

#### Michael DiLaura P63958

Printed Name of Attorney for Debtor(s)

#### Mike DiLaura & Associates, PC

Firm Name

105 Cass Avenue Mount Clemens, MI 48043

Address

#### Email: miked@mikedlaw.com

#### 586-468-5600 Fax: 586-465-9113

Telephone Number

#### May 7, 2011

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Rush, Carrie E Rush, Adam M

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

_	
7	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

₹	~	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

11-53522-tit Doc 1 Filed 05/11/11

ntored 05/11/11 11:27:10 Page 2 of 30

# **United States Bankruptcy Court Eastern District of Michigan**

In re	Carrie E Rush, Adam M Rush		Case No.	
-	Adam W Rush	Debtors ,	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	305,000.00		
B - Personal Property	Yes	4	58,830.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		358,276.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		30,000.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,079.72
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,377.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	363,830.00		
			Total Liabilities	388,276.00	

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Best Case Bankruptcy

# United States Bankruptcy Court Fastern District of Michigan

Carrie E Rush,		Case No		
Adam M Rush				
1	Debtors	Chapter	7	
STATISTICAL SUMMARY OF CERTAIN LI	ABILITIES AN	D RELATED	DATA (28 U.S.	.C. § 1
f you are an individual debtor whose debts are primarily consumer d	ebts, as defined in § 1		•	
a case under chapter 7, 11 or 13, you must report all information requ				
Check this box if you are an individual debtor whose debts are report any information here.	NOT primarily consu	mer debts. You are	e not required to	
This information is for statistical purposes only under 28 U.S.C. §	159.			
Summarize the following types of liabilities, as reported in the Sci		em.		
Type of Liability	Amount			
Domestic Support Obligations (from Schedule E)		0.00		
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)		0.00		
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)		0.00		
Student Loan Obligations (from Schedule F)		0.00		
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		0.00		
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		0.00		
TOTAL		0.00		
State the following:		<u>_</u>		
Average Income (from Schedule I, Line 16)	7,0	79.72		
Average Expenses (from Schedule J, Line 18)	7,3	77.00		
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,2	87.27		
State the following:		<del></del>		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			38,202.00	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			0.00	
4. Total from Schedule F			30,000.00	

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Best Case Bankruptcy

5. Total of non-priority unsecured debt (sum of 1, 3, and 4)

68,202.00

1	***
111	16

Carrie E Rush, Adam M Rush

#### **Debtors**

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
36800 W Meadowood Richmond, MI 48062	Joint Tenants	J	55,000.00	93,202.00	
Location: 9270 Division, Columbus MI 48063	Entireties	J	250,000.00	250,000.00	

Sub-Total > 305,000.00 (Total of this page)

305,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules) Entered 05/11/11 11:27:10 Page 6 of 39

Carrie E Rush, Adam M Rush

**Debtors** 

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	120.00
2.	Checking, savings or other financial	Capec State Bank Checking	J	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Capec CD	w	2,500.00
	homestead associations, or credit unions, brokerage houses, or	Capec State Bank Savings	J	700.00
	cooperatives.	Christian Financial Checking	J	100.00
		Comerica Bank Checking	J	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Beds, Dressers, Nightstands, Shelves, Couches, Kitchen Table/Chairs, Tables, Chairs, TVs, as well as other miscellaneous household goods and furnishings of which no single item exceeds \$475 in value.	J	5,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Wallhangings	J	50.00
6.	Wearing apparel.	Wardrobe	J	750.00
7.	Furs and jewelry.	Wedding rings/Costume Jewelry/ Watches	J	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Camera/Camcorder Snowboard, Golfclubs, Bowling, 1 Rifle	J	1,000.00
9.	Interests in insurance policies.	Life Insurance	w	0.00
	Name insurance company of each policy and itemize surrender or refund value of each.	Life Insurance	Н	0.00

Sub-Total > 11,330.00 (Total of this page)

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

In re	Carrie E	Rush
	Adam M	Rush

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing		457	W	25,000.00
	plans. Give particulars.		401K	Н	1,900.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2011 Estimated Income Tax Refund	J	250.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 27,150.00 (Total of this page)

(Total of this

Sheet  $\underline{1}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

In re	Carrie E Rush
	Adam M Rush

Case No.
----------

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2008 Comman	der Lease	W	0.00
	other vehicles and accessories.	2008 F150		н	19,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	x			
28.	Office equipment, furnishings, and supplies.	CPU		J	750.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	x			
31.	Animals.	Bulldog 60 lbs	;	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				0.1.70	1 40.750.00

Sub-Total > 19,750.00 (Total of this page)

Sheet **2** of **3** continuation sheets attached

In re	Carrie E Rush
	Adam M Rush

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	Washer and Dryer	J	300.00
	Tools	J	300.00

600.00 Sub-Total > (Total of this page)

Total > 58,830.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re

Carrie E Rush

Case No.
----------

## Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds (Check one box) \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Cash	11 U.S.C. § 522(d)(5)	60.00	120.00
Checking, Savings, or Other Financial Accounts, Capec State Bank Checking	Certificates of Deposit 11 U.S.C. § 522(d)(5)	50.00	100.00
Capec State Bank Savings	11 U.S.C. § 522(d)(5)	350.00	700.00
Christian Financial Checking	11 U.S.C. § 522(d)(5)	50.00	100.00
Comerica Bank Checking	11 U.S.C. § 522(d)(5)	5.00	10.00
Household Goods and Furnishings Beds, Dressers, Nightstands, Shelves, Couches, Kitchen Table/Chairs, Tables, Chairs, TVs, as well as other miscellaneous household goods and furnishings of which no single item exceeds \$475 in value.	11 U.S.C. § 522(d)(3)	2,500.00	5,000.00
Books, Pictures and Other Art Objects; Collectible Wallhangings	<u>s</u> 11 U.S.C. § 522(d)(3)	25.00	50.00
Wearing Apparel Wardrobe	11 U.S.C. § 522(d)(3)	375.00	750.00
<u>Furs and Jewelry</u> Wedding rings/Costume Jewelry/ Watches	11 U.S.C. § 522(d)(4)	500.00	1,000.00
<u>Firearms and Sports, Photographic and Other Hob</u> Camera/Camcorder Snowboard, Golfclubs, Bowling, 1 Rifle	bby Equipment 11 U.S.C. § 522(d)(5)	500.00	1,000.00
Interests in Insurance Policies Life Insurance	11 U.S.C. § 522(d)(7)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	25,000.00	25,000.00
401K	11 U.S.C. § 522(d)(12)	1,900.00	1,900.00
		1,000.00	1,000.00
Other Liquidated Debts Owing Debtor Including Ta 2011 Estimated Income Tax Refund	11 U.S.C. § 522(d)(5)	125.00	250.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 F150	11 U.S.C. § 522(d)(2)	3,442.40	19,000.00
Office Equipment, Furnishings and Supplies CPU	11 U.S.C. § 522(d)(5)	375.00	750.00

<sup>1</sup> continuation shocks attached to Schedule of Property Claimed as Exempt Copyright (c) 1996-2011 - CCH INCORPORATED - www.bestcase.com

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Best Case Bankruptcy

T.m	Carrie E Bush	Casa Na
In re	Carrie E Rush	Case No.

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Other Personal Property of Any Kind Not Washer and Dryer	Already Listed 11 U.S.C. § 522(d)(3)	150.00	300.00		
Tools	11 U.S.C. § 522(d)(5)	150.00	300.00		

35,557.40 Total: 56,330.00 In re

Adam M Rush

Case No.
----------

#### Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereaft
■ 11 U.S.C. 8522(b)(2)	with respect to cases commenced on or after the date of adjustment.)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	11 U.S.C. § 522(d)(5)	60.00	120.00
Checking, Savings, or Other Financial Accounts, Capec State Bank Checking	Certificates of Deposit 11 U.S.C. § 522(d)(5)	50.00	100.00
Capec CD	11 U.S.C. § 522(d)(5)	2,500.00	2,500.00
Capec State Bank Savings	11 U.S.C. § 522(d)(5)	350.00	700.00
Christian Financial Checking	11 U.S.C. § 522(d)(5)	50.00	100.00
Comerica Bank Checking	11 U.S.C. § 522(d)(5)	5.00	10.00
Household Goods and Furnishings Beds, Dressers, Nightstands, Shelves, Couches, Kitchen Table/Chairs, Tables, Chairs, TVs, as well as other miscellaneous household goods and furnishings of which no single item exceeds \$475 in value.	11 U.S.C. § 522(d)(3)	2,500.00	5,000.00
Books, Pictures and Other Art Objects; Collectible Wallhangings	<u>s</u> 11 U.S.C. § 522(d)(3)	25.00	50.00
<u>Wearing Apparel</u> Wardrobe	11 U.S.C. § 522(d)(3)	375.00	750.00
Furs and Jewelry Wedding rings/Costume Jewelry/ Watches	11 U.S.C. § 522(d)(4)	500.00	1,000.00
Firearms and Sports, Photographic and Other Hob Camera/Camcorder Snowboard, Golfclubs, Bowling, 1 Rifle	<u>bby Equipment</u> 11 U.S.C. § 522(d)(5)	500.00	1,000.00
Interests in Insurance Policies Life Insurance	11 U.S.C. § 522(d)(7)	0.00	0.00
Other Liquidated Debts Owing Debtor Including Ta 2011 Estimated Income Tax Refund	ax Refund 11 U.S.C. § 522(d)(5)	125.00	250.00
Office Equipment, Furnishings and Supplies CPU	11 U.S.C. § 522(d)(5)	375.00	750.00
Other Personal Property of Any Kind Not Already Washer and Dryer	<u>Listed</u> 11 U.S.C. § 522(d)(3)	150.00	300.00
Tools	11 U.S.C. § 522(d)(5)	150.00	300.00

Total: 7,715.00 12,930.00 In re

Carrie E Rush, Adam M Rush

Case No.
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**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxxxxxxx3509  Chase Mtg 10790 Rancho Berna San Diego, CA 92127	C O D E B T O R	J C Hu	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  Opened 10/01/02 Last Active 3/16/11  Mortgage  36800 W Meadowood Richmond, MI 48062	CONTINGENT	DEH-CO-CS-LIZC	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Value \$ 55,000.00			93,202.00	38,202.00
Account No. xxxxxxxxxxxxx0008  Christian Financial Credit Union 18441 Utica Road Roseville, MI 48066		Н	Opened 6/01/08 Last Active 3/24/11 Secured Lender 2008 F150				
			Value \$ 19,000.00			15,074.00	0.00
Account No.  Joe and Gwen Burns 9270 Division Columbus, MI 48063		J	9/01/2010  Land Contract  Location: 9270 Division, Columbus MI 48063  Value \$ 250,000.00			250,000.00	0.00
Account No.			Value \$				
_0 continuation sheets attached			S (Total of th	ubto nis p		358,276.00	38,202.00
			(Report on Summary of Sci		ota ule	358,276.00	38,202.00

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Carrie E Rush, Adam M Rush

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Carrie E Rush, Adam M Rush

**Debtors** 

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	ZС	D I	D
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG EN	OZI-GD-DAH	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx3672			Opened 4/01/07 Last Active 1/29/11 CreditCard	7 7	T E D		
Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091		J	Creditoard		ט		4,065.00
Account No. xxxxxxxxxxx2645			Opened 9/01/06 Last Active 1/29/11	T	П		
Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091		н	CreditCard				3,572.00
Account No. xxxxxxxxxxx6505			Opened 5/01/08 Last Active 1/26/11	+	$oxed{H}$	$\vdash$	3,572.00
Chase Po Box 15298 Wilmington, DE 19850		J	CreditCard				2,777.00
Account No. xxxxxxxxxxx7867	-		Opened 8/01/99 Last Active 2/27/11	+	${f H}$	H	2,777.00
Discover Fin Po Box 6103 Carol Stream, IL 60197		J	CreditCard				10,262.00
					<u> </u>	L	10,262.00
<b>2</b> continuation sheets attached			(Total of	Subt this			20,676.00

In re	Carrie E Rush,	Case No.
	Adam M Rush	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGEN	UNLLQULDATED	- 0 P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2369			Opened 6/01/06 Last Active 2/11/11		Т	T		
Elan Financial Service 777 E Wisconsin Ave Milwaukee, WI 53202		J	CreditCard			D		2,409.00
Account No. xxxxxxxxxxxx0974			Opened 4/01/10 Last Active 2/14/11					
Gemb/art Van Furniture 950 Forrer Blvd Kettering, OH 45420		J	ChargeAccount					1,894.00
								1,034.00
Account No. xxxxxxxxxxxxxx9337  Gemb/exmark Po Box 981439 El Paso, TX 79998		J	Opened 6/01/08 Last Active 3/08/11 ChargeAccount					463.00
Account No. xxxxxxxxxxxx0319			Opened 3/01/10 Last Active 4/20/11					
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		J	CreditCard					3,738.00
Account No. xxxxxxxxxxxx6893			Opened 2/01/03 Last Active 4/20/11					
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		J	CreditCard					601.00
Sheet no1 of _2 sheets attached to Schedule of	-			S	ubt	ota	1	0.405.55
Creditors Holding Unsecured Nonpriority Claims			Γ)	otal of th	is	pag	e)	9,105.00

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Best Case Bankruptcy

In re	Carrie E Rush,	Case No.
	Adam M Rush	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Ηυ	sband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	NI-QU-DATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx5152		T	Opened 4/01/03 Last Active 4/06/11	Ť	T		
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		J	ChargeAccount		D		240.00
	L	╙		igspace			219.00
Account No.							
Account No.		T		T			
Account No.							
Account No.							
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of				Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				219.00
				Γ	ota	ıl	
			(Report on Summary of So	hec	lule	es)	30,000.00

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Best Case Bankruptcy

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Carrie E Rush, Adam M Rush

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

**Chrysler Credit** Chrysler Po Box 9218 Farmington Hills, MI 48333 Acct# 7002840465 Opened 7/01/08 Lease

**GMAC** PO Box 5055 Troy, MI 48007-5055 2008 Jeep Commander \$312.00 per month

Steve Ludeman 36800 W Meadowood Richmond, MI 48062

Owner of Property leased to Mr. Ludeman

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Carrie E Rush, Adam M Rush

**Debtors** 

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Carrie E Rush
In re Adam M Rush

Case No.
Case No.

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENT	TS OF DEBTOR AND SP	OUSE		
Married	RELATIONSHIP(S): Daughter	AGE(S): <b>3</b>			
Employment:	DEBTOR		SPOUSE		
Occupation	EMS	Manager			
Name of Employer	Richmond Lenox EMS Ambulance Authority	Midland Tool	& Supply, Inc.		
How long employed	11 years	1 year			
Address of Employer		12771 Capital Oak Park, MI			
INCOME: (Estimate of average	ge or projected monthly income at time case filed)	•	DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$	5,638.04	\$	3,339.83
2. Estimate monthly overtime		\$	0.00	\$_	0.00
3. SUBTOTAL		\$	5,638.04	\$_	3,339.83
4. LESS PAYROLL DEDUCT					
<ul> <li>a. Payroll taxes and social</li> </ul>	al security	\$	1,281.35	\$ _	736.80
b. Insurance		\$	0.00	\$_	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify):	Pension		780.00	\$_	0.00
		\$	0.00	\$ <u> </u>	0.00
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$	2,061.35	\$_	736.80
6. TOTAL NET MONTHLY T	ГАКЕ НОМЕ РАҮ	\$	3,576.69	\$_	2,603.03
7. Regular income from operat	tion of business or profession or farm (Attach detailed s	statement) \$	0.00	\$	0.00
8. Income from real property		\$	900.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's	use or that of \$	0.00	\$	0.00
11. Social security or governm (Specify):		\$	0.00	\$	0.00
(Specify).			0.00	\$ <b>-</b>	0.00
12. Pension or retirement incom	me		0.00	\$ -	0.00
13. Other monthly income		· <del>-</del>		. –	
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	900.00	\$_	0.00
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)	\$	4,476.69	\$	2,603.03
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from l	ine 15)	\$	7,079	.72

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Debtor Wife expects her overtime to diminsh considerably going forward.** 

Carrie E Rush In re Adam M Rush

| Case NO. | Case Ivo. | Case Ivo. | Case NO.  |           |           |          |          |          |          |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|---------|
| Case NO. | Case Ivo. | Case Ivo. | Case NO.  | Case NO.  |           |          |          |          |          |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case NO. | Case Ivo. | Case Ivo. | Case NO.  | Case NO.  | Case NO.  |          |          |          |          |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case NO.  | Case No.  | Case INO. | Case INO. | Case INO. | Case NO  |          |          |          |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case NO.  | Case No.  | Case INO. | Case INO. | Case INO. | Case NO  | Case NO  |          |          |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case NO.  | Case No.  | Case INO. | Case INO. | Case INO. | Case NO  | Case NO  | Case NO  | Case NO  |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | t ase no | t ase no | t ase no | t ase no | Lase No   |           |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | t ase no | t ase no | t ase no | t ase no | Lase No   | Lase No   |           |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | t ase no | t ase no | t ase no | t ase no | Lase No   | Lase No   | Lase No   |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No  | Case No  | Case No  | Case No  | Lase No   | Lase No   | Lase No   | Lase No   |           |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No  | Case No  | Case No  | Case No  | Lase No   | Lase No   | Lase No   | Lase No   | Lase No   |           |           |           |           |           |           |           |           |           |           |         |         |         |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No  | Case No  | Case No  | Case No  | Lase No   | Lase No   | Lase No   | Lase No   | Lase No   | Lase No   |           |           |           |           |           |           |           |           |           |         |         |         |
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| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No. | Case No. | Case No. | Case No. | Case No.  | Case No.  | Case No.  | Case No   | Case No   | ( 'ase No | ( 'ase No | ('aca No  | ( 'aca No | ( 'aca No | ('aca No  | ( 'aca Na | ( 'aca Na | ( 'aca Na | ( 'aca Na | Cono No | Cono No | Cono No |
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| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No. | Case No. | Case No. | Case No. | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Casa No   | Casa No   | Casa No   | Casa No   | Coco No | Coco No | Coco No |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No. | Case No. | Case No. | Case No. | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Caca No.  | Caca No.  | Caca No.  | Caca No.  | Coco No | Coco No | Coco No |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No. | Case No. | Case No. | Case No. | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Casa No   | Case No.  | Case No.  | Casa No   | Coco No | Coco No | Coco No |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No. | Case No. | Case No. | Case No. | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Casa No   | Casa No   | Casa No   | Casa No   | Coco No | Coco No | Coco No |
| Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No. | Case No. | Case No. | Case No. | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Case No.  | Coso No   | Coso No   | Casa No   | Casa No   | Coco No | Coco No | Coco No |
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Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	lete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,400.00
a. Are real estate taxes included? Yes No _X	T	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	375.00
b. Water and sewer	\$	0.00
c. Telephone	\$	175.00
d. Other Cable/Internet	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	700.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	1,000.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	10.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	30.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	200.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	400.00
b. Other <b>Jeep</b>	\$	312.00
c. Other Rental House	\$	1,000.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	910.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	7,377.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	7,079.72
b. Average monthly expenses from Line 18 above	\$	7,377.00
c Monthly net income (a minus b)	\$	-297.28

Case No.	

Debtor(s)

# $\underline{\textbf{SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)}}$

# **Detailed Expense Attachment**

#### **Other Expenditures:**

Haircuts, Personal Hygene	\$	75.00
Childcare	<u> </u>	475.00
Perochist School	<u> </u>	100.00
Pet Food/Care	<u> </u>	50.00
Cigarettes	\$	210.00
<b>Total Other Expenditures</b>	\$	910.00

# **United States Bankruptcy Court** Eastern District of Michigan

In re	Carrie E Rush Adam M Rush		Case No.	
		Debtor(s)	Chapter	7
	DECLARAT	TION CONCERNING DEB	TOR'S SCHEDUL	LES
	DECLARATION U	NDER PENALTY OF PERJUR	Y BY INDIVIDUAL D	EBTOR
	leclare under penalty of perjury that I is true and correct to the best of my kn		and schedules, consisting	g of <b>20</b> sheets, and that
Date	May 7, 2011	Signature:	/s/ Carrie E Rush	
				Debtor
Date	May 7, 2011	Signature:	/s/ Adam M Rush	
		<del></del>	(Join	Debtor, if any)
		[If joint	case, both spouses must sign.]	
chargea debtor of Printed If the bo	and 342(b); and, (3) if rules or guidelines able by bankruptcy petition preparers, I have accepting any fee from the debtor, as read or Typed Name and Title, if any, of Bankruptcy petition preparer is not an indivisible person, or partner who signs this documents.	ve given the debtor notice of the maxinguired by that section.  kruptcy Petition Preparer  vidual, state the name, title (if any), and	mum amount before prepar Social Security N	o. (Required by 11 U.S.C. § 110.)
Address	S			
X				
Signati	ure of Bankruptcy Petition Preparer		Date	
	and Social Security numbers of all other in r is not an individual:	ndividuals who prepared or assisted in	preparing this document,	unless the bankruptcy petition
A bankı	than one person prepared this document, ruptcy petition preparer's failure to complisonment or both. 11 U.S.C. § 110; 18 U.	ly with the provisions of title 11 and th		
	DECLARATION UNDER PENAL?	TY OF PERJURY ON BEHALF	OF A CORPORATION	ON OR PARTNERSHIP
the par have re			his case, declare under p	penalty of perjury that I
Date		Signature:		
		<u> </u>		
			Print or type name of ind	ividual signing on behalf of debtor]
	[An individual signing on bei	half of a partnership or corporation must	indicate position or relations	nip to debtor.]

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Best Case Bankruptcy

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# **United States Bankruptcy Court Eastern District of Michigan**

In re	Carrie E Rush Adam M Rush		Case No.		
		Debtor(s)	Chapter	7	
					•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$20,008.69 2011 YTD: Both Employment Income
\$92,231.00 2010: Both Employment Income
\$55,281.00 2009: Both Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,870.00 2010: Debtor Unemployment \$15,951.00 2009: Debtor Unemployment

#### 3. Payments to creditors

None

#### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase PO Box 9001008 Louisville, KY 40290	DATES OF PAYMENTS <b>Mar, April, May</b>	AMOUNT PAID <b>\$3,000.00</b>	AMOUNT STILL OWING \$9,369.95
Christian Financial Credit Union 18441 Utica Road Roseville, MI 48066	Mar, April, May	\$1,200.00	\$15,557.60
GMAC PO Box 5055 Troy, MI 48007-5055	March, April, May	\$936.00	\$0.00
Joe and Gwen Burns 9270 Division Columbus, MI 48063	Feb, March, April	\$4,200.00	\$250,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF PAYMENTS/	AMOUNT PAID OR VALUE OF	AMOUNT STILL
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Mike DiLaura & Associates, PC 105 Cass Avenue

Mount Clemens, MI 48043

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Spring 2011

OF PROPERTY \$1.250.00

CredAbility.org Spring 2011 \$100.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS** 

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS**  DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

ate May 7, 2011	Signature	/s/ Carrie E Rush	
		Carrie E Rush	
		Debtor	
ate May 7, 2011	Signature	/s/ Adam M Rush	
		Adam M Rush	
		Joint Debtor	

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Prepa	rer Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name responsible person, or partner who signs this document.	, title (if any), address, and social security number of the officer, principal,
Address	
X	

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Signature of Bankruptcy Petition Preparer

# **United States Bankruptcy Court Eastern District of Michigan**

	ie E Rush m M Rush		Case No.	
		Debtor(s)	Chapter	7
		CORNEY FOR DEBTOR(S) C.R.BANKR.P. 2016(b)		
The u	undersigned, pursuant to F.R.Bankr.P. 2016(b), states that	:		
The u	indersigned is the attorney for the Debtor(s) in this case.			
The c	compensation paid or agreed to be paid by the Debtor(s) to	the undersigned is: [Check of	one]	
[ <b>X</b> ]	FLAT FEE			
A.	For legal services rendered in contemplation of and exclusive of the filing fee paid		· ·1,	<u> 250.00</u>
В.	Prior to filing this statement, received		. 1,	250.00
C.	The unpaid balance due and payable is			0.00
[]	RETAINER			
A.	Amount of retainer received			
В.	The undersigned shall bill against the retainer at an have agreed to pay all Court approved fees and expe	hourly rate of \$ [Or attended in the amount of the am	ach firm hour f the retainer.	rly rate schedule.] Debtor(s)
\$ <b>2</b>	<b>99.00</b> of the filing fee has been paid.			
In ret	urn for the above-disclosed fee, I have agreed to render le lo not apply.]	gal service for all aspects of t	he bankruptc	y case, including: [Cross out
A.	Analysis of the debtor's financial situation, and rende bankruptcy;	ering advice to the debtor in d	etermining w	hether to file a petition in
В.	Preparation and filing of any petition, schedules, stat			
C. <del>D.</del>	Representation of the debtor at the meeting of credit Representation of the debtor in adversary proceeding			urned nearings thereof;
E.	Reaffirmations;	,	,	
F. G.	Redemptions; Other:			
	Negotiations with secured creditors to reduce reaffirmation agreements and applications a 522(f)(2)(A) for avoidance of liens on housely		ption plann id filing of r	ing; preparation and filing notions pursuant to 11 US
By ag	greement with the debtor(s), the above-disclosed fee does	not include the following serv	vices:	
	Representation of the debtors in any dischar actions or any other adversary proceeding.	geability actions, judicia	l lien avoid	ances, relief from stay
The s	ource of payments to the undersigned was from:			
A.	Debtor(s)' earnings, wages, compe		d	
В.	Other (describe, including the iden			
	undersigned has not shared or agreed to share, with any or oration, any compensation paid or to be paid except as fol		embers of the	undersigned's law firm or
l: <b>M</b> a	y 7, 2011	/s/ Michae	al Dil aura	
1. <u>1410</u>	y 7, 2011		r the Debtor(	s)
			iLaura P63	
		Mike DiLa 105 Cass	iura & Asso Avenue	ciates, PC
			emens, MI 4	8043
		586-468-5	600 miked@	mikedlaw.com
ed: <b>/s/</b>	Carrie E Rush	/s/ Adam	M Rush	
Ca	rrie E Rush	Adam M F		
Del	btor	Debtor		

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WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court** Eastern District of Michigan

In re	Carrie E Rush Adam M Rush		Case No.	
-	Addit in Radii	Debte	or(s) Chapter	7
	Certification of [Non-Attorney] bankruptcy petition preparer sig	THE Borney] Bagning the d	ANKRUPTCY CODE ankruptcy Petition Preparer	` '
		ode.	petition preparer the Social Secur principal, respor	number (If the bankruptcy is not an individual, state ity number of the officer, asible person, or partner of petition preparer.) (Required 10.)
principa	re of Bankruptcy Petition Preparer or officer, al, responsible person, or partner whose Security number is provided above.			
Code.	Certif I (We), the debtor(s), affirm that I (we) have receive	ication o		y § 342(b) of the Bankruptcy
Carrie I Adam I	E Rush M Rush	X	/s/ Carrie E Rush	May 7, 2011
	Name(s) of Debtor(s)	•	Signature of Debtor	Date
	(101	X	/s/ Adam M Rush	May 7, 2011
Case No	o. (if known)		Signature of Joint Debtor (if any)	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# **United States Bankruptcy Court Eastern District of Michigan**

In re	Adam M Rush		Case No.	
		Debtor(s)	Chapter	7
	VER	RIFICATION OF CREDITOR	MATRIX	
Γhe abo	ove-named Debtors hereby verify	that the attached list of creditors is true and c	orrect to the best	of their knowledge.
	ove-named Debtors hereby verify  May 7, 2011	that the attached list of creditors is true and c	orrect to the best	of their knowledge.
			orrect to the best	of their knowledge.
		/s/ Carrie E Rush	orrect to the best	of their knowledge.
Date:	May 7, 2011	/s/ Carrie E Rush Carrie E Rush	orrect to the best	of their knowledge.
		/s/ Carrie E Rush Carrie E Rush Signature of Debtor	orrect to the best	of their knowledge.

Carrie E Rush

Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091

Chase Po Box 15298 Wilmington, DE 19850

Chase Mtg 10790 Rancho Berna San Diego, CA 92127

Christian Financial Credit Union 18441 Utica Road Roseville, MI 48066

Chrysler Credit Chrysler Po Box 9218 Farmington Hills, MI 48333

Comerica Cardmember Services PO Box 790408 Saint Louis, MO 63179-0408

Discover Fin Po Box 6103 Carol Stream, IL 60197

Elan Financial Service 777 E Wisconsin Ave Milwaukee, WI 53202

Gemb/art Van Furniture 950 Forrer Blvd Kettering, OH 45420

Gemb/exmark Po Box 981439 El Paso, TX 79998 GMAC PO Box 5055 Troy, MI 48007-5055

HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Joe and Gwen Burns 9270 Division Columbus, MI 48063

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Steve Ludeman 36800 W Meadowood Richmond, MI 48062